

Priority Private Signup Business Class Air Tickets Promotion Terms and Conditions ("Promotion T&Cs")

1. This Priority Private Signup Business Class Air Tickets Promotion ("**Promotion**") is available from 10 June 2018 to 31 August 2018, both dates inclusive ("**Promotion Period**"). By participating in this Promotion, you agree to be bound by these terms and conditions.
2. The Promotion is only open to **new-to-bank** customers of Standard Chartered Bank (Singapore) Limited ("**Bank**") who:
 - (a) during the Promotion Period:
 - (i) successfully establish a new Priority Private membership with the Bank as a primary account holder; and
 - (ii) place and maintain a minimum amount of S\$1,500,000 (or its equivalent in another currency) of Fresh Funds with the Bank, either in the form of Eligible Deposits (as defined below) and/or Eligible Investments (as defined below), and
 - (b) complete a Financial Needs Analysis (FNA) within 3 months from the date of placement of the minimum Fresh Funds amount stipulated above.

A new-to-bank customer is defined as an individual who starts a relationship with the Bank during the Promotion Period but does not include an individual who maintains or had maintained a banking relationship with the Bank and/or any other Standard Chartered Group entities within the past twelve (12) months from the date of commencement of the Promotion Period.

(hereafter, an "**Eligible Customer**").

Promotion Gift

3. An Eligible Customer who meets all of the requirements set out in Clause 2 above and places **and maintains** at least S\$1,500,000 of assets under management with the Bank using Fresh Funds (as defined below) **for at least six (6) months** after establishing the Priority Private membership shall be entitled to receive two (2) return business class tickets for air travel via Cathay Pacific Airways from Singapore to Tokyo (the "**Gift**").
4. Each Eligible Customer shall only be entitled to one (1) Gift from the Bank under this Promotion regardless of the number of accounts that the Eligible Customer opens with the Bank or the value of Eligible Deposits or Eligible Investments made. For joint accounts, only the account holder nominated as the main account holder shall be entitled to the Gift.
5. Please note that this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions. Specifically, this Promotion is not concurrently valid with the Priority Banking Q2'18 Sign-Up Promotion Terms and Conditions ("**Alternate Promotion T&Cs**"). In other words, the same client cannot receive both the Gift under this Promotion, and any other gift or account credit from other sign-up promotions.

Redemption

6. If you are eligible for the Gift, will receive a notification by way of letter (the "**Redemption Letter**") setting out the details of the Gift and how to redeem it. By redeeming the Gift, you agree to be bound by the terms and conditions stated herein.
7. The Gift must be redeemed during the redemption period stated in the Redemption Letter. The Bank will not extend the redemption date should you fail to redeem the Gift during the redemption period for any reasons whatsoever.

8. By redeeming the Gift, you consent to the collection, use and disclosure of information set out in the Redemption Letter provided for the purpose of redeeming the Gift by: (a) the merchant (named in the Redemption Letter and administering redemption at the redemption location and/or supplying the Gift) to the Bank; and (b) the Bank to the merchant, for purposes relating to the redemption of the Gift.
9. Only an original of the Redemption Letter issued by the Bank can be presented for redemption. A Redemption Letter that has been altered or tampered with or is unreadable will not be accepted for redemption. A misplaced Redemption Letter will not be replaced.
10. The Redemption Letter is valid for a one-time redemption only. Any attempt to use the same Redemption Letter for more than one redemption shall not be permitted. In the event that a Gift is redeemed more than once by you or your representative (if applicable) using the same Redemption Letter, the Bank reserves the right to claw back the full value of the Gift that was redeemed in excess. The Bank's determination in this regard shall be final and conclusive.
11. Should you be unable to collect the Gift personally, you may sign the authorisation letter to enable another person to collect the Gift on your behalf. The authorised representative will need to present his/her NRIC/passport together with the Redemption Letter and authorisation letter duly signed by you to redeem the Gift.
12. The Gift must be collected personally by you or your authorised representative.

General

13. For the purpose of the Promotion:
 - (a) "Gift" means the gift awarded to the Eligible Customer pursuant to Clause 3 above.
 - (b) "Fresh Funds" means funds that:
 - (i) do not originate from any existing account with the Bank and can be in terms of Eligible Deposits and/or Eligible Investments available with or through the Bank (as the case may be);
 - (ii) if Eligible Deposits, have not been withdrawn and re-deposited within the last 30 days; and if Eligible Investments, have not been transferred-out and transferred-in (where applicable) within the last 30 days.
 - (c) "Eligible Deposits" refers to current/cheque account(s), savings account(s) and/or time deposit(s) with the Bank. For the purposes of computing the value of Eligible Deposits toward the fulfilment of the Fresh Funds requirements, the Bank will only take into consideration:
 - (i) 50% of the value of Fresh Funds placed in time deposit(s);
 - (ii) 50% of the value of Fresh Funds placed in BonusSaver account deposit(s);
 - (iii) 50% of the value of Fresh Funds placed in MyWay account deposit(s);
 - (iv) 50% of the value of Fresh Funds placed in ESaver account deposit(s); and
 - (v) 100% of the value of Fresh Funds placed in other current/cheque or savings account(s).
 - (d) "Eligible Investments" refers to investments product(s) available with or through the Bank, but do NOT include:
 - (i) insurance policies;
 - (ii) foreign currency exchange transactions; and
 - (iii) investments using the Central Provident Fund Investment Scheme / Supplementary Retirement Scheme.
14. In the event that the Eligible Customer terminates his/her Priority Private membership or withdraws, cancels or otherwise reduces his/her Eligible Deposits or Eligible Investments with the Bank within

6 months from the date of establishment of the Priority Private membership, the Bank reserves the right to recover the value of Gift given under this Promotion. You agree that the Bank may perform this deduction in such circumstances by deducting any of your account(s) with the Bank without prior notice.

15. All Gifts are not transferable or exchangeable for cash or credit or otherwise.
16. You accept the Gift as it is and subject to any terms and conditions that the merchant of such gifts may impose. Any Gift that is not utilized by the expiry date stipulated by the merchant of such gifts will be forfeited. The Bank is not the merchant of the Gifts and is not obliged to assist or act on your behalf in communicating with the merchant of the Gifts for any reason.
17. The Gifts are provided by third party merchants who are not participants or sponsors of the Promotion. The Bank is not an agent of the merchant and makes no representation or warrant as to the quality or condition or fitness for purpose or other implied terms or conditions with respect to any Gift. The Bank assumes no liability or responsibility for the acts or omissions of the merchants or any nonperformance or defects in the Gifts. Any dispute about quality or condition of such gifts is to be resolved directly between the Eligible Customer and the merchant. The Bank will not be liable for any injury, loss or damage whatsoever arising in connection with the Gifts.
18. The Bank reserves the right to:
 - (a) decline to provide the Gift, or deduct from any of the Eligible Customer's account(s) with the Bank (without notice to the Eligible Customer) the value of the Gift provided under this Promotion, in the event that the Bank determines that any of the requirements or the terms of our banking agreement had not been complied with, including but not limited to the following:
 - (i) where the Eligible Customer has acted fraudulently or dishonestly;
 - (ii) where the Eligible Customer has conducted yourself in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against the Bank;
 - (iii) upon the occurrence of any event giving rise to a right for the Bank to suspend or terminate any (or all) of our banking agreement for a product, including but not limited to the terms set out at Clause 29.3 and Clause 33 of our Customer Terms and elsewhere in our banking agreement.
19. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Promotion, including eligibility. The Bank's determination of all matters relating to this Promotion shall be final and conclusive and no correspondence will be entertained.
20. The Bank reserves the right to do any of the following without prior notice:
 - (a) replace any Gift with another item of similar or equivalent value;
 - (b) terminate, withdraw, shorten or extend this Promotion at the Bank's sole discretion, with or without prior notice or reason; and
 - (c) vary, modify, add or delete any of the terms of the Promotion.You understand and agree to be bound by any such variation.
21. In the event of any inconsistency between the Promotion T&Cs and any brochures, marketing or promotional materials relating to the Promotion, these Promotion T&Cs shall prevail to the extent of such inconsistency.
22. Please read these Promotion T&Cs together with our Customer Terms, Current/Cheque/Savings Account and SGD Time Deposit Terms, Priority Banking Services and Privileges International Terms and Conditions, Priority Private Programme Terms & Conditions, and Investment Product Terms (collectively, "**Other Terms**"). If there is any inconsistency between these terms and the Other Terms, these Promotion T&Cs prevail only to the extent of such inconsistency.

23. A person who is not a party to these Promotion T&Cs has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of the Promotion T&Cs.
24. The Promotion T&Cs are governed by and shall be construed in accordance with the laws of the Republic of Singapore and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
25. All information is correct at time of print.

IMPORTANT DISCLAIMERS:

Investment Products:

This document does not constitute an offer, recommendation or solicitation of an offer to enter into a transaction or adopt any hedging, trading or investment strategy. It has not been prepared for any particular person or class of persons and does not constitute and should not be construed as investment advice nor an investment recommendation. It has been prepared without regards to the specific investment objectives, financial situation or particular needs of any person. You should seek advice from a financial adviser on the suitability of an investment for you, taking into account these factors before making a commitment to invest in an investment.

Investment products are not deposits and each of the investment products mentioned does not qualify as an insured deposit under the Singapore Deposit Insurance and Policy Owners' Protection Schemes Act 2011.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.